

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE: 12-26151

DEBTOR(S):

RICHARD GEORGE SPEAKER

BSS Final Report - UST Form 101-13-FR-S

**NOTICE OF STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT
and CERTIFICATE OF MAILING**

The Debtors in the above-captioned case have made their final Chapter 13 payment, and the Trustee has disbursed all such funds to claimants. Accordingly, the Trustee hereby files the attached Final Report and Account summarizing the administration of the case and giving an accounting of all receipts and disbursements under the confirmed plan.

***ABSENT A TIMELY FILED WRITTEN OBJECTION TO THE
TRUSTEE'S FINAL REPORT AND ACCOUNT, THE CASE
MAY PROCEED TO DISCHARGE AND CLOSURE.***

Any objection to the Trustee's Final Report and Account must be (1) in writing; (2) filed with the bankruptcy court within 30 days after the date of service set forth below and served on the Trustee; and (3) noticed for a hearing to be held no later than 30 days after the filing such objection. If no objections are filed within such 30-day period, the Trustee's Final Report and Account will be deemed approved by the Court, and under Bankruptcy Rule 5009 the estate will be presumed to be fully administered. If the Debtor otherwise qualifies, the bankruptcy court may (if eligible) grant the discharge and close the case.

CERTIFICATE OF SERVICE

I hereby certify that on August 05, 2015, the foregoing Trustee's Final Report and Account (Chapter 13) was electronically filed with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified after the signature line in the attached Noticing Center's Certificate of Service, are registered CM/ECF users and will be served through the CM/ECF system.

I hereby certify that on August 6, 2015, I caused to be served a true and correct copy of the foregoing Trustee's Final Report and Account (Chapter 13) as follows:

Mail Service via the Noticing Center- By regular first class United States mail, postage fully pre-paid, addressed to those parties specified in the Noticing Center's Certificate of Service found below:

/s/Kevin R. Anderson, Trustee, Office of the Standing Chapter 13 Trustee

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
CENTRAL DIVISION**

In re:

RICHARD GEORGE SPEAKER
COLLEEN ALTHEA SPEAKER
Debtor(s)

Case No. 12-26151

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kevin Anderson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2012.
- 2) The plan was confirmed on 11/06/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/07/2013, 08/19/2013, 01/05/2015, 06/05/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/23/2015.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,100.00.
- 10) Amount of unsecured claims discharged without payment: \$23,595.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,983.00
Less amount refunded to debtor	\$394.00

NET RECEIPTS: **\$6,589.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$348.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$698.30**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acs/dept Of Ed	Unsecured	7,323.55	NA	NA	0.00	0.00
Bank Of The West	Secured	3,385.07	3,385.77	3,385.77	3,385.77	208.96
BANK OF THE WEST	Secured	243,493.48	506.61	506.61	506.61	0.00
BANK OF THE WEST	Unsecured	NA	NA	NA	0.00	0.00
Bank Of The West	Unsecured	NA	789.54	789.54	79.72	0.00
Chapman Financial Services	Unsecured	170.00	NA	NA	0.00	0.00
Heritage West Credit Union	Unsecured	NA	2,300.86	2,300.86	232.32	0.00
Heritage West Credit Union	Unsecured	6,558.21	239.25	239.25	24.16	0.00
HSBC	Secured	0.00	0.00	0.00	0.00	0.00
Johnson Mark LLC	Unsecured	170.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,891.42	1,743.69	1,743.69	176.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	549.70	218.14	218.14	22.03	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,176.81	3,176.81	320.77	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	2,797.11	2,797.11	282.43	0.00
Sears/Cbsd	Unsecured	NA	NA	NA	0.00	0.00
Tnb-visa	Unsecured	NA	NA	NA	0.00	0.00
VANDA, LLC	Unsecured	5,202.37	5,202.37	5,202.37	525.29	0.00
Wells Fargo Bank	Unsecured	3,057.64	1,253.59	1,253.59	126.58	0.00
Wf Fin Bank	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$506.61	\$506.61	\$0.00
Debt Secured by Vehicle	\$3,385.77	\$3,385.77	\$208.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,892.38	\$3,892.38	\$208.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,721.36	\$1,789.36	\$0.00

Disbursements:		
Expenses of Administration	<u>\$698.30</u>	
Disbursements to Creditors	<u>\$5,890.70</u>	
TOTAL DISBURSEMENTS :		<u>\$6,589.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2015

By: /s/ Kevin Anderson

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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United States Bankruptcy Court
District of Utah

In re:
RICHARD GEORGE SPEAKER
Debtor

Case No. 12-26151
Chapter 13

CERTIFICATE OF SERVICE

District/off: 1088-c

User: 563
Form ID: USTFRA101

Page 1 of 2
Total Noticed: 27

Date Rcvd: Aug 05, 2015

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Aug 06, 2015.

db +RICHARD GEORGE SPEAKER, 1345 LIL AVENUE NE, RIO RANCO NM 87144-5468
32 BANK OF THE WEST, P.O. Box 829009, Dallas Texas 75382-9009
33 +BANK OF THE WEST, BANKRUPTCY DEPARTMENT, 13505 CALIFORNIA ST NE-BBP-02-M,
OMAHA NE 68154-5247
23 +Bank Of The West, 2527 Camino Ramon, San Ramon CA 94583-4213
17 CANDICA LLC, C/O WEINSTEIN AND RILEY PS, PO BOX 3978, SEATTLE WA 98124-3978
26 +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE WA 98121-3132
20 +Chapman Financial Services, PO box 14693, Spokane WA 99214-0693
4 +Dell Financial Services, Attn: Bankruptcy Dept., 12234 North Ih 35, Austin TX 78753-1724
27 Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390,
Greenville SC 29603-0390
3 +Gem/Car Credit, Po Box 981439, El Paso TX 79998-1439
24 +HERITAGEWEST CU, 562 NORTH MAIN, TOOELE UT 84074-1655
12 +HSBC, PO Box 703, Wood Dale IL 60191-0703
8 Heritage West Credit Union, 160 Newtown Rd, Virginia Beach VA 23462-2401
29 +HeritageWest Credit Union, 562 North Main Street, Tooele UT 84074-1655
30 +HeritageWest Credit Union, a Division of, Chartway Federal Credit Union, P.O. Box 720,
Tooele UT 84074-0720
21 HeritageWest Credit Union, a Division of Chartway, 160 Newtown Rd,
Virginia Beach VA 23462-2401
18 Home Depot Credit Services, PO box 182676, Columbus OH 43218-2676
19 +Johnson Mark LLC, PO Box 7811, Sandy UT 84091-7811
14 +LUNDBERG & ASSOCIATES, 3269 SOUTH MAIN STREET STE 100, SALT LAKE CITY UT 84115-3773
25 +PORTFOLIO RECOVERY ASSOCIATES, LLC, PO BOX 12914, NORFOLK VA 23541-0914
31 +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541-1067
15 RESURGENT CAPITAL SERVICES, PO BOX 10390, GREENVILLE SC 29603-0390
5 +Sears/Cbsd, Po Box 6189, Sioux Falls SD 57117-6189
7 +Tnb-visa, Po Box 9475, Minneapolis MN 55440-9475
22 +Wells Fargo Bank, P. O. Box 660041, Dallas TX 75266-0041
11 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbendale IA 50323-2310

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Aug 06, 2015

Signature:



District/off: 1088-c

User: 563
Form ID: USTFRA101

Page 2 of 2
Total Noticed: 27

Date Rcvd: Aug 05, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 05, 2015 at the address(es) listed below:

nef	CURT W. MORRIS	7 SOUTH MAIN STREET, #202
nef	CURT W. MORRIS	7 SOUTH MAIN STREET, #202
nef	Kevin R. Anderson tr	405 South Main Street
nef	Kevin R. Anderson tr	405 South Main Street
nef	United States Trustee	Ken Garff Bldg.
nef	United States Trustee	Ken Garff Bldg.

TOTAL: 6